

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ho Ming Luk et al. Confirmation No.: 3102
Serial No. : 09/373, 926 Art Unit : 3626
Filed : August 12, 1999 Examiner : Morgan, Robert W.
Title : DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
PREDICTIVE SOFTWARE SYSTEM

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY

This reply is responsive to the non-final office action mailed December 15, 2008. Please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 16 of this paper.

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted to the Patent and Trademark Office on the date indicated below in accordance with 37 CFR 1.8(a)(1)(i)(C).

March 12, 2009
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